

In re:  
Alfred Karbar  
Debtor

Case No. 19-14519-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Sep 19, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Alfred Karbar, 4256 Carteret Drive, Philadelphia, PA 19114-2114  |
| 14909624 | + Diana M. Dixon, Esq., PO Box 8333, Wayne, PA 19087-8333  |
| 14616656 | + PennyMac Loan Services, LLC, c/o Rebecca Solarz, Esq., 701 Market St., Ste 5000, Philadelphia, PA 19106-1541   |
| 14376455 | Pennymac Loan Services, LLC, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103                      |
| 14377689 | + Pennymac Loan Services, LLC, C/O THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Ste. 1400, Philadelphia, PA 19103-1814 |
| 14370629 | + Philadelphia Federal Credit Union, C/O JASON BRETT SCHWARTZ, Mester & Schwartz, P.C., 1333 Race Street, Philadelphia, PA 19107-1556                  |

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov              | Sep 19 2024 23:59:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us         | Sep 19 2024 23:58:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14358917 | Email/PDF: bncnotices@becket-lee.com            | Sep 20 2024 00:07:45 | American Express, PO Box 981535, El Paso, TX 79998-1535  |
| 14384287 | Email/PDF: bncnotices@becket-lee.com            | Sep 20 2024 00:06:32 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 14358918 | Email/Text: creditcardbkcorrespondence@bofa.com | Sep 19 2024 23:57:00 | Bank of America, PO Box 982235, El Paso, TX 79998-2235   |
| 14358919 | Email/Text: creditcardbkcorrespondence@bofa.com | Sep 19 2024 23:57:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238   |
| 14383820 | + Email/Text: mortgagebkcorrespondence@bofa.com | Sep 19 2024 23:58:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 14358920 | Email/Text: BarclaysBankDelaware@tsico.com      | Sep 19 2024 23:58:00 | Card Services, PO Box 8801, Wilmington, DE 19899-8801  |
| 14358921 | Email/PDF: Citi.BNC.Correspondence@citi.com     | Sep 20 2024 00:07:30 | Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  |
| 14358922 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM    | Sep 19 2024 23:58:00 | Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  |
| 14358923 | Email/Text: mrdiscen@discover.com               | Sep 19 2024 23:57:00 | Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130-0943   |
| 14362887 | Email/Text: mrdiscen@discover.com               | Sep 19 2024 23:57:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |

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|          |  |                      |  |
|----------|--|----------------------|--|
| 14358924 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Sep 20 2024 00:19:58 | Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328                                      |
| 14388114 | Email/PDF: resurgentbknotifications@resurgent.com    | Sep 20 2024 00:07:11 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                     |
| 14358925 | + Email/Text: Documentfiling@lciinc.com              | Sep 19 2024 23:58:00 | Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985                                 |
| 14395057 | + Email/PDF: ebnotices@pnmac.com                     | Sep 20 2024 00:07:37 | PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410   |
| 14616217 | ^ MEBN   | Sep 19 2024 23:55:31 | PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14358927 | Email/Text: CollectionsDept@PFCU.COM                 | Sep 19 2024 23:58:00 | Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154                             |
| 14393994 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 20 2024 00:06:35 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  |
| 14358926 | Email/PDF: ebnotices@pnmac.com                       | Sep 20 2024 00:07:10 | PennyMac, ATN: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387                              |
| 14374019 | ^ MEBN   | Sep 19 2024 23:55:21 | Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F      |
| 14390214 | Email/Text: bnc-quantum@quantum3group.com            | Sep 19 2024 23:58:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788                        |

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 14909625 | *+            | Diana M. Dixon, Esq., PO Box 8333, Wayne, PA 19087-8333  |
| 14476712 | *+            | PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410   |
| 14358928 | *P++          | PHILADELPHIA FEDERAL CREDIT UNION, ATTN BONNIE, 12800 TOWNSEND RD, PHILADELPHIA PA 19154-1095, address filed with court:, Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

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DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

DIANA M. DIXON

on behalf of Debtor Alfred Karbar dianamixonesq@gmail.com

JASON BRETT SCHWARTZ

on behalf of Creditor Philadelphia Federal Credit Union bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

JEROME B. BLANK

on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

THOMAS SONG

on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Alfred Karbar ) Case No. 19-14519-amc  
                  )  
                  )  
Debtor(s).      ) Chapter: 13  
                  )  
                  )

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 19, 2024

For The Court

Timothy B. McGrath  
Clerk of Court